

STATE OF NEBRASKA

DEPARTMENT OF INSURANCE

L. Tim Wagner

Director



Dave Heineman
Governor

NEWS RELEASE

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FOR MORE INFORMATION:

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State Department of Insurance Offers Tips for Individuals Affected by Valentine Area Fire

Director of Insurance, Tim Wagner, announced today that Department of Insurance staff is available to answer insurance-related questions. The following tips are offered for individuals affected by the Valentine fires:

- If your property has been damaged or destroyed, notify your agent or your insurance company immediately. If you are unable to locate a phone number, the Department of Insurance can provide phone numbers for claims offices.
- Take action to prevent further damage, but don't make extensive permanent repairs until the claims adjuster has been to your home. Don't dispose of damaged property until told to do so by your adjuster. Keep track of expenses incurred for debris removal.
- Many insurance policies include coverage for loss to additional structures and buildings such as storage sheds, garages and fences.
- If you need to relocate, keep receipts for your temporary living expenses. Many homeowners policies provide for additional living cost reimbursement.
- Prepare for the adjuster's visit by itemizing your damaged or destroyed possessions. Provide as much information as possible about the item including an estimate of what it would cost to replace or repair it.
- Keep copies of the documentation submitted to the adjuster.

Additional information may be obtained from the Department of Insurance web site at www.doi.ne.gov or you may call the Department's toll-free consumer hotline at 1-877-564-7323.